

Tariff of mortgage charges

July 2025

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

WHEN YOU WILL PAY THIS CHARGE

Before your first mortgage payment

These are the fees and charges you may have to pay before we transfer your mortgage funds.

| Name of charge | What is the charge for? | How much is the charge? |
|--------------------|--|--|
| Application fee | Assessing and processing your application (even if your application is unsuccessful or you withdraw it). These fees are non-refundable. | Variable – please refer to our website. |
| Funds transfer fee | Electronically transferring the mortgage funds to you or your solicitor. | – CHAPS £25 – Faster payment is free of charge (limit of £100,000) |
| Legal fee | You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You will be required to pay their legal fees and costs as part of their work on your behalf. These fees / costs are normally charged by the solicitor, directly. | Variable |
| Re-inspection fee | If your mortgage is released in stages and you use the funds to progress works to your property, this is the fee which covers the cost of the valuer visiting the property. This is so they can confirm the works have been carried out satisfactorily, prior to the remaining funds being advanced. | £145 |
| Valuation fee | The lender's valuation report, which is used to calculate how much we will lend you. This is separate from any valuation or survey of the property you might want to commission. There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK. | Variable – where applicable this fee will be detailed in your personalised illustration. |
| Re-valuation fee | If the original valuations was carried out more than 2 years ago, a new valuation may be required in certain circumstances. One of these might be where you request additional borrowing. | Variable - where applicable we will produce a quote for your consideration. |

If you ask us for extra documentation and / or services beyond the standard management of your account

| Name of charge | What is the charge for? | How much is the charge? |
|--|--|-------------------------|
| Duplicate / interim statement fee | Requesting a copy of a previous mortgage statement or an interim statement of your account as it stands. It might be paid by you or another lender. | £10 |
| Request for legal documentation fee | Any original documents relating to your mortgage e.g. title deeds that you or your solicitor ask for. | £35 |
| Duplicate request for certificate of interest paid (for each year) fee | Requesting a copy of a previously issued certificate of interest paid. | No charge |
| Redemption Statement | This covers the cost of preparing a redemption statement where the mortgage is to be fully repaid before the end of the term. | No charge |
| Approval of Deeds | Charged where the Society is asked to approve a deed involving an exchange of land, the grant of a right of way or other similar transaction. If required, you will also be charged for the solicitor's fees incurred by us. | £40 |

The Society reserves the right to amend existing services and charges, or to introduce new ones. Any change to charges will only reflect the increased operational costs of providing the service. You will always be notified before any changes are implemented.

If you change your mortgage

| Name of charge | What is the charge for? | How much is the charge? |
|---|--|---|
| Second Mortgage Questionnaire | This fee covers the administration costs of providing information to other lenders if you take out a secured loan on your property. | £50 |
| Notice of a second mortgage | Covers the cost of registering a notice of second mortgage from another lender. | No charge |
| Early repayment charge (changing your mortgage) | You may have to pay this if: <ul style="list-style-type: none"> • You overpay more than your mortgage terms allow; • You move your mortgage to another lender during any early repayment charge period within your mortgage terms. | Typically this fee is a percentage of the amount repaid exceeding your overpayment allowance. Please refer to your mortgage illustration for details of the charge. |
| Change of term fee | Extending or reducing the remaining term of your mortgage. | £75 |
| Change of repayment method fee | Transferring all or part of your mortgage to an interest only or repayment basis. | £75 |
| Partial release of property fee | Payable if you want to remove part of the property or land from the mortgage. It covers the administration costs, including sealing the relevant legal deed and issuing letters of consent. | £100 |
| Change of parties administration fee | Our administrative costs for adding or removing someone (a 'party') from the mortgage. | £150 |
| Consent to let fee | If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupier mortgage. | £80 |
| Giving you a reference | Charged if another lender asks us for a mortgage reference, such as how you have managed your mortgage account with us. We will only supply this if you have given us permission. | No charge |
| Unpaid direct debit | Payable when your nominated bank rejects a direct debit collection. | £20 |

Ending your mortgage term

| Name of charge | What is the charge for? | How much is the charge? |
|---|--|--|
| Early repayment charge (ending your mortgage) | You may be charged this if you repay your mortgage in full before the mortgage term ends. | Typically this fee is a percentage of the amount repaid exceeding your overpayment allowance. Please refer to your mortgage illustration for details of the charge. |
| Mortgage exit fee | You may have to pay this if: <ul style="list-style-type: none"> • Your mortgage term comes to an end; • You transfer the loan to another lender; or • Transfer borrowing from one property to another. This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption'). You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security. | £95 The actual fee charged will be that which was in force at the time the mortgage was originally taken out. Any Mortgage exit fee will be quoted in the mortgage redemption statement. |

If you can't pay your mortgage

These charges cover the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid direct debits, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply and will be dependent on your circumstances.

| Name of charge | What is the charge for? | How much is the charge? |
|-------------------------------|--|--|
| Instructing legal action | A fee will be charged if the Society needs to instruct solicitors to take action to recover arrears. | Variable – you'll be charged for the costs we incur. |
| Possession administration fee | A fee will be charged for possession of a property whether this be voluntary or court order and including the administration work from possession to sale of the property. | Variable – you'll be charged for the costs we incur. |


If you're struggling with your mortgage payments please speak to us. You can also get some free and impartial advice from StepChange Debt Charity. They can be contacted on stepchange.org or 0800 138 1111.



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